



Order Filed on February 27, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esq.
KML LAW GROUP, P.C.
216 Haddon Avenue, Ste. 406
Westmont, NJ 08108
215-627-1322
dcarlon@kmlawgroup.com
Attorney for: The Bank of New York Mellon
FKA The Bank of New York, as Trustee for
the certificateholders of the CWABS, Inc.,
Asset-Backed Certificates, Series 2007-1

Case No: 18-11946 JKS

Chapter: 13

Judge: John K. Sherwood

In Re:

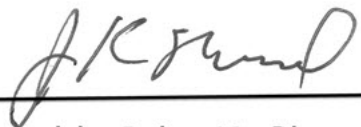
Robert Ellis and Wahkeelah Y. Ellis

Debtors.

ORDER REINSTATING AUTOMATIC STAY AND CURING ARREARS

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: February 27, 2019



Honorable John K. Sherwood
United States Bankruptcy Court

Page 2

Debtor: Robert Ellis and Wahkeelah Y. Ellis

Case No.: 18-11946 JKS

Caption: **ORDER REINSTATING STAY AND CURING ARREARS**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 89 Woodside Rd, Maplewood, NJ, 07040-1950, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce Levitt, Esquire, attorney for Debtor, and for good cause having been shown

It is hereby **ORDERED, ADJUDGED and DECREED** that the automatic stay as to property located at 89 Woodside Rd, Maplewood, NJ, 07040-1950 is hereby reinstated; and

It is **ORDERED, ADJUDGED and DECREED** that as of December 26, 2018, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for payments due September 2018 through December 2018 for a total post-petition default of \$7,244.91 (4 @ \$2,170.34, less suspense of \$1,436.45);

It is **ORDERED, ADJUDGED and DECREED** that debtor shall make a down payment of \$5,100.00 immediately; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,144.91 will be paid by Debtor forwarding to the Secured Creditor, in addition to the regular monthly mortgage payment, the sum of \$357.48 for five months and \$357.51 for one month, which additional payments shall begin on January 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2019, directly to Secured Creditor, SLS, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

Page 3

Debtor: Robert Ellis and Wahkeelah Y. Ellis

Case No.: 18-11946 JKS

Caption: **ORDER REINSTATING STAY AND CURING ARREARS**

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the automatic stay is hereby reinstated